(Official Form 1) (10/00)	Document	1 agc 1 01 1		
	ates Bankruptcy Corn District of Illino			Voluntary Petition
Name of Debtor (if individual, enter Last, First, Mic Mueller, Amy Louise	ddle):	Name of Joint Debt	tor (Spouse) (Last, First,	Middle):
All Other Names used by the Debtor in the last 8 years (include married, maiden, and trade names):		All Other Names used by the Joint Debtor in the last 8 years (include married, maiden, and trade names):		
Last four digits of Soc. Sec. No./Complete EIN or or than one, state all): <b>3941</b>	ther Tax I.D. No. (if more	Last four digits of S than one, state all):	Soc. Sec. No./Complete I	EIN or other Tax I.D. No. (if more
Street Address of Debtor (No. & Street, City, State 4383 E. 2925th Road	& Zip Code):	Street Address of Jo	oint Debtor (No. & Stree	et, City, State & Zip Code):
Sheridan, IL	ZIPCODE <b>60551-9606</b>	1		ZIPCODE
County of Residence or of the Principal Place of Bu La Salle	siness:	County of Residence or of the Principal Place of Business:		
Mailing Address of Debtor (if different from street	address)	Mailing Address of	Joint Debtor (if differen	nt from street address):
	ZIPCODE	_		ZIPCODE
Location of Principal Assets of Business Debtor (if	different from street address ab	ove):		
			<del></del>	ZIPCODE
Type of Debtor (Form of Organization) (Check one box.)  ✓ Individual (includes Joint Debtors)  See Exhibit D on page 2 of this form.  ☐ Corporation (includes LLC and LLP)  ☐ Partnership ☐ Other (If debtor is not one of the above entities, check this box and state type of entity below.)  Filing Fee (Check one below in the state of the state	to individuals only). Must ation certifying that the debtor 1006(b). See Official Form er 7 individuals only). Must	e box.)  e as defined in 11  E Entity  pplicable.)  organization under states Code (the  Check one box:  Debtor is a small  Debtor is not a si  Check if:  Debtor's aggrega  affiliates are less  Check all applicable	the Petition  Chapter 7 Chapter 9 Chapter 11 Chapter 12 Chapter 13  Debts are primaril debts, defined in 1 § 101(8) as "incurr individual primaril personal, family, o hold purpose."  Chapter 11 Debts are primaril personal personal personal personal personal personal personal personal personal purpose."  Chapter 11 Debts are primaril personal p	1 U.S.C. business debts.  ted by an  y for a  r house-
Statistical/Administrative Information		Acceptances of the creditors, in acceptances	ordance with 11 U.S.C. §	repetition from one or more classes of § 1126(b). ACE IS FOR COURT USE ONLY
Debtor estimates that funds will be available for Debtor estimates that, after any exempt property no funds available for distribution to unsecured or	is excluded and administrative		vill be	
Estimated Number of Creditors				
1- 50- 100- 200- 1,000- 49 99 199 999 5,000 ✓ □ □ □	5,001- 10,001- 25,00 10,000 25,000 50,00		Over 00,000	
Estimated Assets	\$100,000 to  \$1 milli \$1 million  \$100 m	ion	than million	
Estimated Liabilities  So to \$50,000 to \$100,000	\$100,000 to \$1 million \$100 m		than million	

(Official Form 1) (10/06) Document	Page 2 of 7	54.44 DESC MAIII FORM B1, Page 1
Voluntary Petition	Name of Debtor(s):	, ,
(This page must be completed and filed in every case)	Mueller, Amy Louise	
Prior Bankruptcy Case Filed Within Last 8	3 Years (If more than one, attach	additional sheet)
Location Where Filed: <b>None</b>	Case Number:	Date Filed:
Location Where Filed:	Case Number:	Date Filed:
Pending Bankruptcy Case Filed by any Spouse, Partner or	Affiliate of this Debtor (If mo	re than one, attach additional sheet)
Name of Debtor: None	Case Number:	Date Filed:
District:	Relationship:	Judge:
Exhibit A  (To be completed if debtor is required to file periodic reports (e.g., forms 10K and 10Q) with the Securities and Exchange Commission pursuant to Section 13 or 15(d) of the Securities Exchange Act of 1934 and is requesting relief under chapter 11.)  Exhibit A is attached and made a part of this petition.	whose debts are primarily consumer debts.)	
	X /s/ Ed Varga Signature of Attorney for Debtor(s)	8/28/07  Date
Yes, and Exhibit C is attached and made a part of this petition.  No  Exhi  (To be completed by every individual debtor. If a joint petition is filed, ea  Y Exhibit D completed and signed by the debtor is attached and ma  If this is a joint petition:  Exhibit D also completed and signed by the joint debtor is attached.	ach spouse must complete and atta	ch a separate Exhibit D.)
Exhibit D also completed and signed by the joint debtor is attached	ed a made a part of this petition.	
Information Regardin  (Check any ap  ✓ Debtor has been domiciled or has had a residence, principal place of preceding the date of this petition or for a longer part of such 180  ☐ There is a bankruptcy case concerning debtor's affiliate, general place of business or assets in the United States in this District, or the interests of the parties will be served in reg	pplicable box.) of business, or principal assets in the days than in any other District. partner, or partnership pending in the acce of business or principal assets but is a defendant in an action or pro-	this District. in the United States in this District, occeding [in a federal or state court]
Statement by a Debtor Who Resides (Check all app  Landlord has a judgment against the debtor for possession of deb	licable boxes.)	
(Name of landlord or lesso	or that obtained judgment)	
(Address of lan	dlord or lessor)	
Debtor claims that under applicable nonbankruptcy law, there are entire monetary default that gave rise to the judgment for possess	circumstances under which the de	-
Debtor has included in this petition the deposit with the court of ar of the petition.		

<u>Document</u>

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FORM B1, Page 3

#### Voluntary Petition

(This page must be completed and filed in every case)

Name of Debtor(s):

Mueller, Amy Louise

# **Signatures**

#### Signature(s) of Debtor(s) (Individual/Joint)

I declare under penalty of perjury that the information provided in this petition is true and correct.

[If petitioner is an individual whose debts are primarily consumer debts and has chosen to file under Chapter 7] I am aware that I may proceed under chapter 7, 11, 12 or 13 of title 11, United State Code, understand the relief available under each such chapter, and choose to proceed under

[If no attorney represents me and no bankruptcy petition preparer signs the petition] I have obtained and read the notice required by 11 U.S.C. § 342(b).

I request relief in accordance with the chapter of title 11, United States Code, specified in this petition.

#### X /s/ Amy Louise Mueller

Signature of Debtor

**Amy Louise Mueller** 

Х

Signature of Joint Debtor

(630) 973-7116

Telephone Number (If not represented by attorney)

#### August 28, 2007

Date

#### Signature of a Foreign Representative

I declare under penalty of perjury that the information provided in this petition is true and correct, that I am the foreign representative of a debtor in a foreign proceeding, and that I am authorized to file this petition.

(Check only one box.)

- ☐ I request relief in accordance with chapter 15 of title 11, United States Code. Certified copies of the documents required by 11 U.S.C. § 1515 are attached.
- Pursuant to 11 U.S.C. § 1511, I request relief in accordance with the chapter of title 11 specified in this petition. A certified copy of the order granting recognition of the foreign main proceeding is attached.

X

Signature of Foreign Representative

Х

Printed Name of Foreign Representative

Date

#### Signature of Attorney

## X /s/ Ed Varga

Signature of Attorney for Debtor(s)

#### Ed Varga 06202045

Printed Name of Attorney for Debtor(s)

#### Attorney Edward J. Varga

Firm Name

#### 1700 N Farnsworth Ave Suite 11

Address

Aurora, IL 60505

#### (630) 892-8870

Telephone Number

### August 28, 2007

Date

# Signature of Non-Attorney Petition Preparer

I declare under penalty of perjury that: 1) I am a bankruptcy petition preparer as defined in 11 U.S.C. § 110; 2) I prepared this document for compensation and have provided the debtor with a copy of this document and the notices and information required under 11 U.S.C. §§ 110(b), 110(h) and 342(b); 3) if rules or guidelines have been promulgated pursuant to 11 U.S.C. § 110(h) setting a maximum fee for services chargeable by bankruptcy petition preparers, I have given the debtor notice of the maximum amount before preparing any document for filing for a debtor or accepting any fee from the debtor, as required in that section. Official Form 19B is attached.

Printed Name and title, if any, of Bankruptcy Petition Preparer

Social Security Number (If the bankruptcy petition preparer is not an individual, state the Social Security number of the officer, principal, responsible person or partner of the bankruptcy petition preparer.) (Required by 11 U.S.C. § 110.)

Address

#### Signature of Debtor (Corporation/Partnership)

I declare under penalty of perjury that the information provided in this petition is true and correct, and that I have been authorized to file this petition on behalf of the debtor.

The debtor requests relief in accordance with the chapter of title 11, United States Code, specified in this petition.

Signatur	e of Authorize	ed Individual		
Printed 1	Name of Auth	orized Individ	ual	
Title of	Authorized In	dividual		

X

Signature of Bankruptcy Petition Preparer or officer, principal, responsible person, or partner whose social security number is provided above

Date

Names and Social Security numbers of all other individuals who prepared or assisted in preparing this document unless the bankruptcy petition preparer is not an individual:

If more than one person prepared this document, attach additional sheets conforming to the appropriate official form for each person.

A bankruptcy petition preparer's failure to comply with the provisions of title 11 and the Federal Rules of Bankruptcy Procedure may result in fines or imprisonment or both 11 U.S.C. § 110; 18 U.S.C. § 156.

Date

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Official Form 1, Exhibit D (10/06)

#### Page 4 of 7 Document **United States Bankruptcy Court Northern District of Illinois**

IN RE:	Case No
Mueller, Amy Louise	Chapter 7

Debtor(s)

# EXHIBIT D - INDIVIDUAL DEBTOR'S STATEMENT OF COMPLIANCE

### WITH CREDIT COUNSELING REQUIREMENT

Warning: You must be able to check truthfully one of the five statements regarding credit counseling listed below. If you cannot do so, you are not eligible to file a bankruptcy case, and the court can dismiss any case you do file. If that happens, you will lose

whatever filing fee you paid, and your creditors will be able to resume collection activities against you. If your case is dismissed and you file another bankruptcy case later, you may be required to pay a second filing fee and you may have to take extra steps to stop creditors collection activities. Every individual debtor must file this Exhibit D. If a joint petition is filed, each spouse must complete and file a separate Exhibit D. Check one of the five statements below and attach any documents as directed. 1. Within the 180 days **before the filing of my bankruptcy case**, I received a briefing from a credit counseling agency approved by the United States trustee or bankruptcy administrator that outlined the opportunities for available credit counseling and assisted me in performing a related budget analysis, and I have a certificate from the agency describing the services provided to me. Attach a copy of the certificate and a copy of any debt repayment plan developed through the agency. 2. Within the 180 days **before the filing of my bankruptcy case**, I received a briefing from a credit counseling agency approved by the United States trustee or bankruptcy administrator that outlined the opportunities for available credit counseling and assisted me in performing a related budget analysis, but I do not have a certificate from the agency describing the services provided to me. You must file a copy of a certificate from the agency describing the services provided to you and a copy of any debt repayment plan developed through the agency no later than 15 days after your bankruptcy case is filed. 3. I certify that I requested credit counseling services from an approved agency but was unable to obtain the services during the five days from the time I made my request, and the following exigent circumstances merit a temporary waiver of the credit counseling requirement so I can file my bankruptcy case now. [Must be accompanied by a motion for determination by the court.] [Summarize exigent circumstances here.] If the court is satisfied with the reasons stated in your motion, it will send you an order approving your request. You must still obtain the credit counseling briefing within the first 30 days after you file your bankruptcy case and promptly file a certificate from the agency that provided the briefing, together with a copy of any debt management plan developed through the agency. Any extension of the 30-day deadline can be granted only for cause and is limited to a maximum of 15 days. A motion for extension must be filed within the 30-day period. Failure to fulfill these requirements may result in dismissal of your case. If the court is not satisfied with your reasons for filing your bankruptcy case without first receiving a credit counseling briefing, your case may be dismissed. 4. I am not required to receive a credit counseling briefing because of: [Check the applicable statement.] [Must be accompanied by a motion for determination by the court.] Incapacity. (Defined in 11 U.S.C. § 109(h)(4) as impaired by reason of mental illness or mental deficiency so as to be incapable of realizing and making rational decisions with respect to financial responsibilities.); Disability. (Defined in 11 U.S.C. § 109(h)(4) as physically impaired to the extent of being unable, after reasonable effort, to participate in a credit counseling briefing in person, by telephone, or through the Internet.); Active military duty in a military combat zone. 5. The United States trustee or bankruptcy administrator has determined that the credit counseling requirement of 11 U.S.C. § 109(h) does not apply in this district.

I certify under penalty of perjury that the information provided above is true and correct.

Signature of Debtor: /s/ Amy Louise Mueller

Date: August 28, 2007

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EXHIBIT D - INDIVIDUAL DEBTOR'S STATEMENT OF COMPLIANCE

# Case 07-15562 Doc 1 Filed 08/28/07

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Document Page 5 of 7
United States Bankruptcy Court
Northern District of Illinois

IN	RE:	Case No.
М	ieller, Amy Louise	Chapter 7
	Del	tor(s)
	DISCLOSURE O	F COMPENSATION OF ATTORNEY FOR DEBTOR
1.		e 2016(b), I certify that I am the attorney for the above-named debtor(s) and that compensation paid to me within cy, or agreed to be paid to me, for services rendered or to be rendered on behalf of the debtor(s) in contemplation llows:
	For legal services, I have agreed to accept	
	Prior to the filing of this statement I have received	
	Balance Due	ss0.00
2.	The source of the compensation paid to me was:	Debtor Other (specify):
3.	The source of compensation to be paid to me is:	Debtor Other (specify):
4.	I have not agreed to share the above-disclosed	compensation with any other person unless they are members and associates of my law firm.
	I have agreed to share the above-disclosed contogether with a list of the names of the people	pensation with a person or persons who are not members or associates of my law firm. A copy of the agreement, haring in the compensation, is attached.
5.	In return for the above-disclosed fee, I have agreed	o render legal service for all aspects of the bankruptcy case, including:
	<ul><li>b. Preparation and filing of any petition, schedule</li><li>c. Representation of the debtor at the meeting of</li></ul>	rendering advice to the debtor in determining whether to file a petition in bankruptcy; s, statement of affairs and plan which may be required; creditors and confirmation hearing, and any adjourned hearings thereof; edings and other contested bankruptey matters; elling fees
6.	By agreement with the debtor(s), the above disclose Credit Counseling fees (\$50.00)	If fee does not include the following services:
		CERTIFICATION  by agreement or arrangement for payment to me for representation of the debtor(s) in this bankruptcy
F	roceeding.	
_	August 28, 2007	/s/ Ed Varga
	Date	Signature of Attorney

Attorney Edward J. Varga

Name of Law Firm

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OF THE BANKRUPTCY CODE

# NOTICE TO INDIVIDUAL CONSUMER DEBTOR UNDER § 342(b)

In accordance with § 342(b) of the Bankruptcy Code, this notice: (1) Describes briefly the services available from credit counseling services; (2) Describes briefly the purposes, benefits and costs of the four types of bankruptcy proceedings you may commence; and (3) Informs you about bankruptcy crimes and notifies you that the Attorney General may examine all information you supply in connection with a bankruptcy case. You are cautioned that bankruptcy law is complicated and not easily described. Thus, you may wish to seek the advice of an attorney to learn of your rights and responsibilities should you decide to file a petition. Court employees cannot give you legal advice.

### 1. Services Available from Credit Counseling Agencies

With limited exceptions, § 109(h) of the Bankruptcy Code requires that all individual debtors who file for bankruptcy relief on or after October 17, 2005, receive a briefing that outlines the available opportunities for credit counseling and provides assistance in performing a budget analysis. The briefing must be given within 180 days <u>before</u> the bankruptcy filing. The briefing may be provided individually or in a group (including briefings conducted by telephone or on the Internet) and must be provided by a nonprofit budget and credit counseling agency approved by the United States trustee or bankruptcy administrator. The clerk of the bankruptcy court has a list that you may consult of the approved budget and credit counseling agencies.

In addition, after filing a bankruptcy case, an individual debtor generally must complete a financial management instructional course before he or she can receive a discharge. The clerk also has a list of approved financial management instructional courses.

#### 2. The Four Chapters of the Bankruptcy Code Available to Individual Consumer Debtors

#### Chapter 7: Liquidation (\$245 filing fee, \$39 administrative fee, \$15 trustee surcharge: Total fee \$299)

- 1. Chapter 7 is designed for debtors in financial difficulty who do not have the ability to pay their existing debts. Debtors whose debts are primarily consumer debts are subject to a "means test" designed to determine whether the case should be permitted to proceed under chapter 7. If your income is greater than the median income for your state of residence and family size, in some cases, creditors have the right to file a motion requesting that the court dismiss your case under § 707(b) of the Code. It is up to the court to decide whether the case should be dismissed.
- 2. Under chapter 7, you may claim certain of your property as exempt under governing law. A trustee may have the right to take possession of and sell the remaining property that is not exempt and use the sale proceeds to pay your creditors.
- 3. The purpose of filing a chapter 7 case is to obtain a discharge of your existing debts. If, however, you are found to have committed certain kinds of improper conduct described in the Bankruptcy Code, the court may deny your discharge and, if it does, the purpose for which you filed the bankruptcy petition will be defeated.
- 4. Even if you receive a general discharge, some particular debts are not discharged under the law. Therefore, you may still be responsible for most taxes and student loans; debts incurred to pay nondischargeable taxes; domestic support and property settlement obligations; most fines, penalties, forfeitures, and criminal restitution obligations; certain debts which are not properly listed in your bankruptcy papers; and debts for death or personal injury caused by operating a motor vehicle, vessel, or aircraft while intoxicated from alcohol or drugs. Also, if a creditor can prove that a debt arose from fraud, breach of fiduciary duty, or theft, or from a willful and malicious injury, the bankruptcy court may determine that the debt is not discharged.

# <u>Chapter 13</u>: Repayment of All or Part of the Debts of an Individual with Regular Income (\$235 filing fee, \$39 administrative fee: Total fee \$274)

- 1. Chapter 13 is designed for individuals with regular income who would like to pay all or part of their debts in instalments over a period of time. You are only eligible for chapter 13 if your debts do not exceed certain dollar amounts set forth in the Bankruptcy Code.
- 2. Under chapter 13, you must file with the court a plan to repay your creditors all or part of the money that you owe them,

using your future earnings. The period allowed by the court to repay your debts may be three years or five years, depending upon your income and other factors. The court must approve your plan before it can take effect.

3. After completing the payments under your plan, your debts are generally discharged except for domestic support obligations; most student loans; certain taxes; most criminal fines and restitution obligations; certain debts which are not properly listed in your bankruptcy papers; certain debts for acts that caused death or personal injury; and certain long term secured obligations.

#### Chapter 11: Reorganization (\$1000 filing fee, \$39 administrative fee: Total fee \$1039)

Chapter 11 is designed for the reorganization of a business but is also available to consumer debtors. Its provisions are quite complicated, and any decision by an individual to file a chapter 11 petition should be reviewed with an attorney.

## **Chapter 12:** Family Farmer or Fisherman (\$200 filing fee, \$39 administrative fee: Total fee \$239)

Chapter 12 is designed to permit family farmers and fishermen to repay their debts over a period of time from future earnings and is similar to chapter 13. The eligibility requirements are restrictive, limiting its use to those whose income arises primarily from a family-owned farm or commercial fishing operation.

#### 3. Bankruptcy Crimes and Availability of Bankruptcy Papers to Law Enforcement Officials

A person who knowingly and fraudulently conceals assets or makes a false oath or statement under penalty of perjury, either orally or in writing, in connection with a bankruptcy case is subject to a fine, imprisonment, or both. All information supplied by a debtor in connection with a bankruptcy case is subject to examination by the Attorney General acting through the Office of the United States Trustee, the Office of the United States Attorney, and other components and employees of the Department of Justice.

**WARNING:** Section 521(a)(1) of the Bankruptcy Code requires that you promptly file detailed information regarding your creditors, assets, liabilities, income, expenses and general financial condition. Your bankruptcy case may be dismissed if this information is not filed with the court within the time deadlines set by the Bankruptcy Code, the Bankruptcy Rules, and the local rules of the court.

#### Certificate of [Non-Attorney] Bankruptcy Petition Preparer

I, the [non-attorney] bankruptcy petition preparer signing the debtor's petition, hereby certify that I delivered to the debtor this notice required by § 342(b) of the Bankruptcy Code.

Printed Name and title, if any, of Bankruptcy Petition Preparer	Social Security number (If the bankruptcy
Address:	petition preparer is not an individual, state
	the Social Security number of the officer,
	principal, responsible person, or partner of
	the bankruptcy petition preparer.)
x	(Required by 11 U.S.C. § 110.)
Signature of Bankruptcy Petition Preparer of officer, principal, responsible person, or	
partner whose Social Security number is provided above.	

#### Certificate of the Debtor

I (We), the debtor(s), affirm that I (we) have received and read this notice.

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Mueller, Amy Louise	χ /s/ Amy Louise Mueller	8/28/2007
Printed Name(s) of Debtor(s)	Signature of Debtor	Date
Case No. (if known)	X	
	Signature of Joint Debtor (if any)	Date